



U.S. Department of Justice  
Office of the United States Trustee

**INSTRUCTIONS FOR PREPARATION OF DEBTOR'S  
CHAPTER 11 MONTHLY OPERATING REPORT**

**INDIVIDUAL AND INDIVIDUAL WITH A SOLE-PROPRIETORSHIP**

Debtors-in-Possession and Trustees must file with the Bankruptcy Court, and serve on the United States Trustee, financial reports reflecting the activities of debtor(s) each month. These reports are to be submitted by the 20th of the month following the reporting period.

Individual debtors who are not either a) operating a business or b) managing rental property are only required to complete: (1) Summary of Cash Receipts and Cash Disbursements; (2) Schedule of Household Cash Receipts and Cash Disbursements; (3) Questionnaire/Insurance - Attachment 1; (4) Bank Account Reconciliation - Attachment 2; and (5) Cash Disbursements Detail-Attachment 3A.

Individual debtors operating a business, including the management of rental property, as a sole-proprietor must complete: (1) Summary of Cash Receipts and Cash Disbursements; (2) Schedule of Household Cash Receipts and Cash Disbursements; (3) Schedule of Business Cash Receipts and Cash Disbursements; (4) Questionnaire /Insurance-Attachment 1; (5) Bank Account Reconciliation-Attachment 2; (6) Cash Disbursements Detail-Attachments 3A, 3B, and 3C; (7) Account Receivable/Tax Information - Attachment 4; and (8) Account/Note Payable Information - Attachment 5.

The following additional comments are provided to assist in the preparation of the forms provided by the United States Trustee.

- ▶ **CASH AT BEGINNING OF PERIOD.** For your first report this will be the amount of cash-on-hand and cash in all bank accounts at the time of filing (Listed on Schedule B). For subsequent reports, this should be the cash balance from the prior month's report.
- ▶ **SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS.** The amounts recorded on this Summary are obtained from the Schedule of *Household* Cash Receipts and Cash Disbursement Monthly Operating Report and Schedule of *Business* Cash Receipts and Cash Disbursement Monthly Operating Report. The **Total Disbursements** recorded on the Summary of Cash Receipts and Cash Disbursements is used to determine the quarterly fees due the United States Trustee.

- ▶ **SCHEDULE OF HOUSEHOLD AND BUSINESS CASH RECEIPTS AND CASH DISBURSEMENTS.** The amounts reported should be taken directly from the debtor's books and records, not from the bank statement. For your first report the beginning cash balance will be cash on hand at the time of filing (Listed on Schedule B). For subsequent reports, the beginning cash balance should be the ending cash balance from the prior month. The beginning cash for the Cumulative Total should always be the actual beginning cash from the first Monthly Operating Report. The schedules are self-explanatory and the debtor will categorize all receipts and disbursements for the month. The debtor will also provide a separate schedule of all "Other" receipts and disbursements.
- ▶ **ATTACHMENT 1 - QUESTIONNAIRE/INSURANCE INFORMATION.** You must submit this information each month even if there have been no changes from the prior periods. If a new insurance policy is issued, coverage is changed, limits are changed, or if there is any other change in insurance coverage, a copy of the new certificate of insurance reflecting such changes must be attached.
- ▶ **ATTACHMENT 2 - BANK ACCOUNT RECONCILIATION.** You must include each bank account, including savings accounts and negotiable instruments (e.g. certificates of deposit, money market accounts, stocks or bonds).
- ▶ **ATTACHMENT 3 - CHECK DISBURSEMENT DETAILS.** A separate attachment must be utilized for each account. Itemize all checks written or wire transfers on each account. Debtors using computerized systems may submit computer-generated registers. The check disbursement details must account for **ALL** checks in sequential order, including those that have been voided. Additionally, the total amount recorded on the check disbursements detail must agree with the amounts recorded on either the Household or Business Schedule of Receipts and Disbursements.

Note: All disbursements must be made by pre-numbered check. Counter checks are prohibited. Cash disbursements by the business are prohibited. Requests to use, create or maintain petty cash accounts must be submitted to the United States Trustee in writing. Cash disbursements by the individuals must be kept to a minimum and the debtor must maintain supportive documentation (i.e., receipts) for such disbursements over \$100.00.

- ▶ **ATTACHMENT 4 - ACCOUNTS RECEIVABLE and POST-PETITION TAX INFORMATION.** Debtors must show all accounts receivable requested on the attachment. Adjustments and writeoffs of any account receivable must be fully explained. Debtor must note all payroll tax deposits made during the period and attach copies of the payroll tax receipts.
- ▶ **ATTACHMENT 5- ACCOUNTS PAYABLE and SECURED CREDITOR PAYMENT TAX INFORMATION.** Debtors must show all outstanding bills or invoices that have been received, but not paid.
- ▶ **The debtor must submit all attachments of the monthly operating report. Any attachments not applicable must be so noted on the attachment.** The required reports with attachments should be stapled together and filed with the cover sheet listing the name, address and telephone number of debtor and debtor's attorney.

**Failure to submit Monthly Operating Reports will seriously jeopardize your case, and may result in the dismissal or conversion of your case to a Chapter 7. If you have any questions regarding these reports which your attorney cannot answer, your attorney should contact the attorney or bankruptcy analyst in the United States Trustee's office who is assigned to your case.**

**UNITED STATES BANKRUPTCY COURT**  
\_\_\_\_\_  
**DISTRICT OF** \_\_\_\_\_ **DIVISION**

**IN RE:**

**CASE NUMBER:**

}  
}  
}  
}  
}  
}

**JUDGE**

**CHAPTER 11**

**DEBTOR.**

**DEBTOR'S MONTHLY OPERATING REPORT (INDIVIDUAL)**  
**FOR THE PERIOD**

**FROM** Oct 5, 17 **TO** Nov 4, 17

Comes now the above-named debtor and files its Monthly Operating Report in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Dated: November 20, 2017

Howard P. Slomka, Esq.  
Attorney for Debtor

Debtor's Address  
and Phone Number:  
3294 Kyleside Drive Co  
Lawrence, CA 94041  
\_\_\_\_\_  
Tel. 904-606-987

Attorney's Address  
and Phone Number:  
\_\_\_\_\_  
Howard P. Slomka  
Bar# 652875  
\_\_\_\_\_  
Bar No. 2859 Paces Ferry Rd.  
Tel. Atlanta, Georgia 30339  
678-732-0001

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee. Monthly Operating Reports must be filed by the 20th day of the following month.

For assistance in preparing the Monthly Operating Report, refer to the following resources on the United States Trustee Program website, [http://www.usdoj.gov/ust/r21/req\\_info.htm](http://www.usdoj.gov/ust/r21/req_info.htm).

- 1) Instructions for Preparation Debtor's Chapter 11 Monthly Operating Report
- 2) Initial Filing Requirements
- 3) Frequently Asked Questions (FAQs)

# SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Case Name:	Quentin A. Stephens
Case Number:	16-71479

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month	Cumulative Total
CASH- Beginning of Month (Household)	\$ 2541.17	
CASH- Beginning of Month (Business)		
Total Household Receipts	\$ 9224.80	
Total Business Receipts		
Total Receipts	\$ 11,765.97	
Total Household Disbursements	\$ 9639.23	
Total Business Disbursements	\$ 9639.23	
Total Disbursements		
NET CASH FLOW (Total Receipts minus Total Disbursements)	\$ 2126.74	
CASH- End of Month (Individual)	\$ 2126.74	
CASH- End of Month (Business)		

## CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

TOTAL DISBURSEMENTS (From Above)	
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)	
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION	

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

Debtor's Signature



**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month		Cumulative Total
<b>CASH - Beginning of Month</b>		2541.17	
<b>CASH RECEIPTS</b>			
Salary or Cash from Business		9224.80	
Wages from Other Sources (attach list to this report)			
Interest or Dividend Income			
Alimony or Child Support			
Social Security/Pension/Retirement			
Sale of Household Assets (attach list to this report)			
Loans/Borrowing from Outside Sources (attach list to this report)			
Other (specify) (attach list to this report)			
<b>TOTAL RECEIPTS</b>		11,765.97	
<b>CASH DISBURSEMENTS</b>			
Alimony or Child Support Payments			
Charitable Contributions			
Gifts		500.00	
Household Expenses/Food/Clothing		1643.29	
Household Repairs & Maintenance			
Insurance		768.22	
IRA Contribution			
Lease/Rent Payments			
Medical/Dental Payments			
Mortgage Payment(s)		1225.78	
Other Secured Payments			
Taxes - Personal Property			
Taxes - Real Estate			
Taxes Other (attach schedule)			
Travel & Entertainment		1226.94	
Tuition/Education		1050.00	
Utilities (Electric, Gas, Water, Cable, Sanitation)			
Vehicle Expenses		3225.00	
Vehicle Secured Payment(s)			
U. S. Trustee Quarterly Fees			
Professional Fees (Legal, Accounting)			
Other (attach schedule)			
<b>Total Household Disbursements</b>			
<b>CASH - End of Month</b> (Must equal reconciled bank statement-Attachment No. 2)			

**SCHEDULE OF BUSINESS  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month		Cumulative Total
<b>CASH - Beginning of Month</b>			
<b>BUSINESS CASH RECEIPTS</b>			
Cash Sales			
Account Receivable Collection			
Loans/Borrowing from Outside Sources (attach list to this report)			
Rental Income			
Sale of Business Assets (attach list to this report)			
Other (specify) (attach list to this report)			
<b>Total Business Receipts</b>			
<b>BUSINESS CASH DISBURSEMENTS</b>			
Net Payroll (Excluding Self)			
Salary Paid to Debtor or Owner's Draw (e.g., transfer to Household Account)			
Taxes - Payroll			
Taxes - Sales			
Taxes Other (attach schedule)			
Contract Labor (Subcontractors)			
Inventory Purchases			
Secured/Lease Payments (Business)			
Utilities (Business)			
Insurance			
Vehicle Expenses			
Travel & Entertainment			
Repairs and Maintenance			
Supplies			
Charitable Contributions/Gifts			
Purchase of Fixed Assets			
Advertising			
Bank Charges			
Other (attach schedule)			
<b>Total Business Disbursements</b>			
<b>CASH - End of Month (Must equal reconciled bank statement - Attachment No. 2)</b>			

MONTHLY OPERATING REPORT -  
INDIVIDUAL

ATTACHMENT NO. 1

QUESTIONNAIRE		
	YES*	NO
1. Have any assets been sold or transferred outside the normal course of business during this reporting period?		<input checked="" type="checkbox"/>
2. Have any funds been disbursed from any account other than a debtor in possession account?		<input checked="" type="checkbox"/>
3. Are any post-petition receivables (accounts, notes, or loans) due from any relatives, insiders, or related party?		<input checked="" type="checkbox"/>
4. Have any payments been made on pre-petition liabilities this reporting period?		<input checked="" type="checkbox"/>
5. Have any post-petition loans been received by the debtor from any party?		<input checked="" type="checkbox"/>
6. Are any post-petition payroll taxes past due?		<input checked="" type="checkbox"/>
7. Are any post-petition state or federal income taxes past due?		<input checked="" type="checkbox"/>
8. Are any post-petition state or local sales taxes past due?		<input checked="" type="checkbox"/>
9. Are any post-petition real estate taxes past due?		<input checked="" type="checkbox"/>
10. Are any amounts owed to post-petition creditors/vendors delinquent?		<input checked="" type="checkbox"/>
11. Are any wage payments past due?		<input checked="" type="checkbox"/>

\*If the answer to any of the above questions is "YES," provide a detailed explanation of each item on a separate sheet.

INSURANCE INFORMATION		
	YES	NO*
1. Are real and personal property, vehicle/auto, general liability, fire, theft, worker's compensation, and other necessary insurance coverages in effect?	<input checked="" type="checkbox"/>	
2. Are all premium payments current?	<input checked="" type="checkbox"/>	

\*If the answer to any of the above questions is "NO," provide a detailed explanation of each item on a separate sheet.

CONFIRMATION OF INSURANCE					
TYPE OF POLICY	and	CARRIER	Period of Coverage	Payment Amount and Frequency	Delinquency Amount

\_\_\_\_ Check here if United States Trustee has been listed a a Certificate Holder on all policies of insurance.

DESCRIBE PERTINENT DEVELOPMENTS, EVENTS, AND MATTERS DURING THIS REPORTING PERIOD:

Estimated Date of Filing the Plan of Reorganization and Disclosure Statement: \_\_\_\_\_



MONTHLY OPERATING REPORT -  
INDIVIDUAL

ATTACHMENT NO. 2

BANK ACCOUNT RECONCILIATIONS

Bank Account Information	Account #1	Account #2	Account #3	Account #4
Name of Bank:	Region Bank			
Account Number:	0253214967			
Purpose of Account (Business/Personal)	DIP			
Type of Account (e.g. checking)	Checking			
1. Balance per Bank Statement	2541.17			
2. ADD: Deposits not credited (attach list to this report)				
3. SUBTRACT: Outstanding Checks (attach list)				
4. Other Reconciling Items (attach list to this report)				
5. Month End Balance (Must Agree with Books)	2541.17			
TOTAL OF ALL ACCOUNTS				\$

Note: Attach a copy of the bank statement and bank reconciliation for each account.

Investment Account Information	Date of Purchase	Type of Instrument	Purchase Price	Current Value
Bank / Account Name / Number				
	NA			

Note: Attach a copy of each investment account statement.



[illegible]

[illegible]




MONTHLY OPERATING REPORT -  
INDIVIDUAL

ATTACHMENT NO. 4

ACCOUNTS RECEIVABLE RECONCILIATION (Pre- & Post- Petition)		Scheduled Amount	Current Month
Accounts Receivable Beginning Balance			
Plus: Billings During the Month			
Less: Collections During the Month			
Adjustments or WriteOffs*			
Accounts Receivable Ending Balance**			

ACCOUNTS RECEIVABLE AGING (Pre- & Post- Petition)		Scheduled Amount	Current Month
0 - 30 Days			
31 - 60 Days			
61 - 90 Days			
Over 90 Days			
Total Accounts Receivable**			

\* Attach explanation of any adjustment or writeoff.

\*\* The "current month" of these two lines must equal.

POST-PETITION TAXES	Beginning Tax Liability*	Amount Withheld & or Accrued
Federal Taxes		
Withholding**		
FICA - Employee		
FICA - Employer		
Unemployment		
Income		
Other (Attach List)		
Total Federal Taxes		
State & Local Taxes		
Withholding		
Sales		
Unemployment		
Real Property		
Personal Property		
Other (Attach List)		
Total State & Local Taxes		
Total Post-Petition Taxes		

\* The beginning tax liability should represent the liability from the prior month, or if this is the first report, the amount should be zero

\*\* Attach copies of IRS Form 6123 or your FTD coupon and payment receipt to verify payment or deposit

\* The beginning A/P liability should represent the liability from the prior month, or if this is the first report, the amount should be zero.

\*\*\* List any additional payables on a separate sheet and attach to this schedule.

[illegible]

**QUENTIN A  
STEPHENS****LIFEGREEN CHECKING \*4967**

POSTED BALANCE \$2,170.95	PENDING -\$1,300.90	AVAILABLE BALANCE \$870.05	TOTAL OFFERS 14	EARNED REWARDS \$0.00
View More Details			How do I earn cash back?	

**Transaction History**

Search for Transactions

Advanced Search

Find posted transactions using any or all of the following options:

Close X

Types:

Amount Range:

Check Numbers:

Search

Date Range: Most recent

From:  To:

Date	Type	Description	Amount	Balance
11/4/2017	PU	PANERA BREAD #2	-\$46.48 ✓	
11/4/2017	PU	DUNKIN #352489	-\$8.24 ✓	
11/4/2017	PU	GOOGLE *Wallet	-\$1,025.00 ✓	
11/4/2017	PU	BEVERAGE SUPERS	-\$97.48 ✓	
11/4/2017	PU	JJ LIQUOR	-\$87.71 ✓	
11/4/2017	PU	QUIK TRIP CORP	-\$35.99 ✓	
11/3/2017	Card Purchase	SHELL OIL 57543 9285	-\$30.05 ✓	\$2,170.95
11/3/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$1,707.71	\$2,201.00
11/2/2017	Card Purchase	SOUTHSIDE CHICA 9285	-\$66.05 ✓	\$493.29
11/1/2017	Card Purchase	DISH NETWORK-ON 9285	-\$131.43 ✓	\$559.34
New Offer! Earn \$100 Cash Back! See Details				
11/1/2017	Card Purchase	U-HAUL MOVING & 9285	-\$64.95 ✓	\$690.77
10/31/2017	Card Purchase	TWISTED TACO - 9285	-\$40.46 ✓	\$755.72
10/30/2017	Card Purchase	SHELL Service 9285	-\$20.12 ✓	\$796.18
10/30/2017	Payment	SANTANDER CONSUM ONLINE PMT	-\$1,050.00	\$816.30



	Type		Balance
10/30/2017	Debit	COUNTRY MUTUAL INSURANCE.	-326.22 ✓ \$1,866.30
10/30/2017	Card Purchase	USA*SNACK SODA 9285	-3.70 ✓ \$2,192.52
10/30/2017	Card Purchase	BEVERAGE SUPERS 9285	-150.49 ✓ \$2,196.22
10/30/2017	Card Purchase	MCDONALD S F267 9285	-11.53 ✓ \$2,346.71
10/30/2017	Card Purchase	CHINA GARDEN 9285	-50.00 ✓ \$2,358.24
10/30/2017	Card Purchase	BEVERAGE SUPERS 9285	-4.76 ✓ \$2,408.24
10/27/2017	Card Purchase	PANERA BREAD #2 9285	-35.70 ✓ \$2,413.00
10/27/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$1,643.96 \$2,448.70
10/26/2017	Payment	US BANK LOAN ONLINE PMT	-480.00 ✓ \$804.74
10/26/2017	Card Purchase	USA*SNACK SODA 9285	-2.20 ✓ \$1,284.74
10/25/2017	Card Purchase	WENDY S #143 9285	-6.55 ✓ \$1,286.94
10/25/2017	Card Purchase	USA*SNACK SODA 9285	-2.20 ✓ \$1,293.49
10/24/2017	Debit	360 SHEFFIELD FI TRANS PMT	-372.89 ✓ \$1,295.69
10/24/2017	Card Purchase	J2 EFAX SERVIC 9285	-12.95 ✓ \$1,668.58
10/23/2017	Card Purchase	J & J LIQUOR 9285	-67.38 ✓ \$1,681.53
10/23/2017	Card Purchase	VERIZON WRL MY 9285	-155.00 ✓ \$1,748.91
New Offer!	Earn \$25 Cash Back!		See Details
10/23/2017	Card Purchase	ITALIAN OVEN ST 9285	-182.16 ✓ \$1,903.91
10/23/2017	Card Purchase	JIMMY JOHNS 243 9285	-13.25 ✓ \$2,086.07
10/20/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$1,707.71 \$2,099.32
10/18/2017	Card Purchase	CK 2211922 9285	-30.07 ✓ \$391.61
10/18/2017	Card Purchase	CHEVRON/NEXT L 9285	-7.00 ✓ \$421.68
10/17/2017	Payment	DERRICK LOGAN FEE 01.00	-442.00 ✓ \$428.68
10/17/2017	Debit	SHEFFIELD FIN PHONEDRAFT	-372.89 ✓ \$870.68
10/17/2017	Card Purchase	NEW YORK PRIME 9285	-235.22 ✓ \$1,243.57
10/16/2017	Debit	V4ADJ 26-7286000140	-700.00 ✓ \$1,478.79
10/16/2017	Debit	HMF HMFUSA.com	-800.00 ✓ \$2,178.79
10/16/2017	Card Purchase	GOOGLE *Wallet 9285	-185.00 ✓ \$2,978.79
10/16/2017	Card Purchase	CHEVRON/NEXT L 9285	-12.01 ✓ \$3,163.79
10/16/2017	Card Purchase	GOOGLE *Wallet 9285	-650.00 ✓ \$3,175.80

	Type		Balance
10/16/2017	Card Purchase	GOOGLE *Wallet 9285	-\$150.00 ✓ \$3,825.80
<b>10/16/2017</b>	<b>Deposit</b>	<b>DEPOSIT</b>	<b>\$620.00 ✓ \$3,975.80</b>
10/13/2017	Debit	COLLECTIONS DPT DDAACTIVE	-\$43.46 ✓ \$3,355.80
<b>10/13/2017</b>	<b>Electronic Credit</b>	<b>SONS AUTO HOLDIN DIRECT PAY</b>	<b>\$1,707.71 \$3,399.26</b>
<b>10/13/2017</b>	<b>Deposit</b>	<b>DEPOSIT</b>	<b>\$795.00 ✓ \$1,691.55</b>
10/11/2017	Debit	MOBILE TRANSACTION FEE	-\$10.50 ✓ \$896.55
10/11/2017	Card Purchase	RACETRAC072 9285	-\$8.70 ✓ \$907.05
<b>10/11/2017</b>	<b>Credit</b>	<b>MOBILE DEPOSIT-AVAIL IMMEDIATE</b>	<b>\$700.00 \$915.75</b>
10/10/2017	Debit	HMF HMFUSA.com	-\$1,375.00 ✓ \$215.75
10/10/2017	Card Purchase	GOOGLE *Wallet 9285	-\$50.00 ✓ \$1,590.75
10/10/2017	Card Purchase	GOOGLE *Wallet 9285	-\$165.00 ✓ \$1,640.75
10/10/2017	Card Purchase	RACETRAC072 0 9285	-\$17.40 ✓ \$1,805.75
10/6/2017	Card Purchase	BURGER KING #98 9285	-\$14.71 ✓ \$1,823.15
10/6/2017	Card Purchase	GEZZOS SURF AND 9285	-\$21.45 ✓ \$1,837.86
<b>10/6/2017</b>	<b>Electronic Credit</b>	<b>SONS AUTO HOLDIN DIRECT PAY</b>	<b>\$1,707.71 \$1,859.31</b>
10/5/2017	Card Purchase	RACETRAC072 9285	-\$43.51 ✓ \$151.60
10/5/2017	Card Purchase	QUIKTRIP 9285	-\$13.79 ✓ \$195.11
10/5/2017	Card Purchase	CHEVRON/CHAMBL 9285	-\$10.97 ✓ \$208.90